

## CLAIMS

What is claimed is:

- 5 1. A method for guaranteeing a transaction between a user  
and an enterprise, said method comprising:

issuing an anonymous email address from a guarantor to said user, said user being enabled to incur an obligation

- 10 associated with said transaction using said anonymous email  
address; and

keeping track of subsequent transactions in which said email address is used.

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2. The method as set forth in claim 1 wherein said obligation is incurred for the rendering of services.

3. The method as set forth in claim 1 wherein said  
20 obligation comprises a payment for receipt of goods.

4. The method as set forth in claim 1 wherein said enterprise is a rental enterprise engaged in renting items to users.

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5. The method as set forth in claim 4 wherein said rental enterprise is a media rental enterprise engaged in renting media items to users for limited periods of time, said obligation comprising a commitment to return said media
- 30 items by a predetermined time.

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6. The method as set forth in claim 1 wherein said enterprise is a library, said obligation comprising a promise to return items borrowed from said library.

5 7. The method as set forth in claim 1 and further including:

maintaining a database by said guarantor, said database containing information identifying value of items dispensed to said user from said enterprise, said obligation  
10 comprising a commitment to return or pay for said items by a predetermined time.

8. The method as set forth in claim 7 and further including:

15 maintaining a current account of said items, said current account including an initial value balance funded by said user less said replacement value for items currently held by said user.

20 9. The method as set forth in claim 1 wherein said user is enabled to incur said obligation to said enterprise based only on said email address without a disclosure of an identity of said user to said entity.

25 10. A storage medium including machine readable coded indicia, said storage medium being selectively coupled to a reading device, said reading device being selectively coupled to processing circuitry within a computer system, said reading device being selectively operable to read said  
30 machine readable coded indicia and provide program signals representative thereof, said program signals being operable to effect a guaranteeing of a transaction between a user and

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an enterprise, said program signals being further selectively operable for:

issuing an anonymous email address from a guarantor to said  
5 user, said user being enabled to incur an obligation  
associated with said transaction using said anonymous email  
address; and

keeping track of subsequent transactions in which said email  
10 address is used.

11. The medium as set forth in claim 10 wherein said obligation is incurred for the rendering of services.

15 12. The medium as set forth in claim 10 wherein said  
obligation comprises a payment for receipt of goods.

13. The medium as set forth in claim 10 wherein said enterprise is a rental enterprise engaged in renting items to users.

14. The medium as set forth in claim 13 wherein said rental enterprise is a media rental enterprise engaged in renting media items to users for limited periods of time, said  
25 obligation comprising a commitment to return said media items by a predetermined time.

15. The medium as set forth in claim 10 wherein said  
enterprise is a library, said obligation comprising a  
30 promise to return items borrowed from said library.

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16. The medium as set forth in claim 10 and further including:

maintaining a database by said guarantor, said database  
5 containing information identifying items dispensed to said  
user from said enterprise, said obligation comprising a  
commitment to return or pay for said items by a  
predetermined time, said database further including  
information related to replacement value for said items.

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17. The medium as set forth in claim 16 wherein said program  
signals are further effective for:

maintaining a current account of said items, said current  
15 account including an initial value balance funded by said  
user less said replacement value for items currently held by  
said user.

18. The medium as set forth in claim 10 wherein said user is  
20 enabled to incur said obligation to said enterprise based  
only on said email address without a disclosure of an  
identity of said user to said entity.

19. A computer system arranged for processing a transaction  
25 guarantee for a transaction between a user and an  
enterprise, said computer system comprising:

means for issuing an anonymous email address from a  
guarantor to said user, said user being enabled to incur an  
30 obligation associated with said transaction using said  
anonymous email address; and

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means for keeping track of subsequent transactions in which said email address is used.

20. A method for effecting transactions between a user and  
5 an enterprise wherein said user incurs an obligation to said enterprise, said transactions being authorized based on an anonymous email address, said method comprising:

10 issuing a portable processing device to said user based on said anonymous email address, said portable processing device including input and output means, processing means and memory means, said portable processing device being selectively operable for processing information related to said transaction;

15 programming said portable device to input predetermined conditions related to use of said portable device in effecting said transactions; and

20 interfacing an enterprise computing system with said portable device when said user incurs an obligation using said portable device, said portable device containing said anonymous email address of said user, said anonymous email address being accessible by said enterprise computing system  
25 for enabling anonymous communication between said enterprise computing system and said user.

21. The method as set forth in claim 20 wherein said portable device comprises a smart card.

22. The method as set forth in claim 20 wherein said  
interfacing is accomplished by connecting said portable  
device to an enterprise server system, said enterprise  
system server being enabled for maintaining an inventory  
5 database containing a listing of items available for  
dispensing in exchange for said obligation.

23. The method as set forth in claim 22 wherein said  
enterprise server system is further enabled for maintaining  
10 a balance of said items available after deducting items  
dispensed and currently in possession of said user.

24. The method as set forth in claim 23 wherein said  
inventory server system is further selectively operable for  
15 transmitting an identity of said items dispensed to said  
portable device of said user.

25. The method as set forth in claim 24 wherein said  
portable device is enabled to maintain in said memory means  
20 of said portable device, a listing of said items dispensed.

26. The method as set forth in claim 25 wherein said  
inventory server system is further enabled to maintain a  
record of value of said items dispensed to said user.

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27. The method as set forth in claim 26 wherein said  
portable device is enabled to maintain a record of value of  
said items dispensed.

30 28. The method as set forth in claim 20 wherein said  
obligation is guaranteed by a guarantor separate from said  
user and said enterprise.

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29. The method as set forth in claim 28 and further including notifying said guarantor by said enterprise computing system when said obligation is not fulfilled.

5 30. The method as set forth in claim 20 wherein said enterprise is a library, said obligation comprising a promise to return borrowed items by a predetermined time.

10 31. The method as set forth in claim 20 wherein said enterprise is a rental enterprise.

15 32. The method as set forth in claim 20 wherein said portable device contains no user identifying information, said obligation being incurred by said user based solely upon a guarantee by an issuer of said anonymous email address.

20 33. A storage medium including machine readable coded indicia, said storage medium being selectively coupled to a reading device, said reading device being selectively coupled to processing circuitry within a computer system, said reading device being selectively operable to read said machine readable coded indicia and provide program signals  
25 representative thereof, said program signals being effective for processing transactions between a user and an enterprise wherein said user incurs an obligation to said enterprise, said transactions being authorized based solely on an anonymous email address, said program signals being further  
30 effective for accomplishing a processing method comprising:

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issuing a portable processing device to said user based on  
said anonymous email address, said portable processing  
device including input and output means, processing means  
and memory means, said portable processing device being  
5 selectively operable for processing information related to  
said transaction;

programming said portable device to input predetermined  
conditions related to use of said portable device in  
10 effecting said transactions; and

interfacing an enterprise computing system with said  
portable device when said user incurs an obligation using  
said portable device, said portable device containing said  
15 anonymous email address of said user, said anonymous email  
address being accessible by said enterprise computing system  
for enabling anonymous communication between said enterprise  
computing system and said user.

20 34. The medium as set forth in claim 33 wherein said  
portable device comprises a smart card.

35. The medium as set forth in claim 33 wherein said  
interfacing is accomplished by connecting said portable  
25 device to an enterprise server system, said enterprise  
system server being enabled for maintaining an inventory  
database containing a listing of items available for  
dispensing in exchange for said obligation.

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notifying said guarantor by said enterprise computing system when said obligation is not fulfilled.

43. The medium as set forth in claim 33 wherein said enterprise is a library, said obligation comprising a promise to return borrowed items by a predetermined time.

5 44. The medium as set forth in claim 33 wherein said enterprise is a rental enterprise.

45. The medium as set forth in claim 33 wherein said portable device contains no user identifying information,  
10 said obligation being incurred by said user based solely upon a guarantee by an issuer of said anonymous email address.

46. A computer system arranged for processing transactions  
15 between a user and an enterprise wherein said user incurs an obligation to said enterprise, said transactions being authorized based solely on an anonymous email address, said computer system comprising:

20 means for effecting an issuing of a portable processing device to said user based on said anonymous email address, said portable processing device including input and output means, processing means and memory means, said portable processing device being selectively operable for processing  
25 information related to said transaction;

means for programming said portable device to input predetermined conditions related to use of said portable device in effecting said transactions; and

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means for interfacing an enterprise computing system with said portable device when said user incurs an obligation

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using said portable device, said portable device containing  
said anonymous email address of said user, said anonymous  
email address being accessible by said enterprise computing  
system for enabling anonymous communication between said  
5 enterprise computing system and said user.

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